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Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Perf 1	Fill	I in this information to identi	fy your case:					
Dobbor 2 (Spoose, if filling)  Unitled States Senkruptcy Court for the: PHILADELPHIA DIVISION  Official Form 106J  Schedule J: Your Expenses  20-12544 (if known)  Official Form 106J  Schedule J: Your Expenses  22-12544 (if known). Answer every question.  PAIL To be scribe Your Household  Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No Do not list Debtor 1 and Debtor 2.  Do not state the dependents?  Do not state the dependents names.  Philadelian behavior to be the properties of people other than yourself and your dependents?  Do your expenses include expenses of people other than 10 lives.  Do you have dependents?  Do not state the dependents power people of the thing of the people of th	Det	btor 1 Keon Fra	nk			Chr	ack if this is:	
Dobtor 2   Cipcuse, if filting				- 'Ya	<del></del>			
United States Benkruptcy Court for the EASTERN DISTRICT OF PENNSYLVANIA, PHILADELPHIA DIVISION  Case number 20-12544 (If known)  Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (it known), Answer every question.  Part 1: Describe Your Household  Is this a joint case?  No. Go to line 2.  Yes. Despondent's line Official Form 106.1-2.Expenses for Separate Household of Debtor 2.  Do you have dependents?  Do not list Debtor 1 and Separate Household Pendent Separate Ho	Dei	btor 2		big and a second			•	ving postpotition abouter 12
PHILADELPHIA DIVISION  Official Form 106J  Schedule J: Your Expenses  Fer small of the space is needed, stack another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part !: Describe Your Household  1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  Yes. Debtor 2 must file Official Form 106J-2. Expenses for Separate Household of Debtor 2.  2. Do you have dependents?  Do not list Debtor 1 and Yes. Fill out this Information for Dependent's relationship to Dependent's age with your?  Do not state the dependents names.  Do your expenses include expenses for Separate Household of Debtor 2.  Do your expenses include expenses for Separate Household of Debtor 2.  Do your expenses include expendents?  Do your expenses include expenses for your parkuptory filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the upplicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  A The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	(Sp	oouse, if filing)					expenses as of the	following date:
Official Form 106J  Schedule J: Your Expenses  12/1  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question.  Part I: Describe Your Household  1. Is this a joint case?  No. Go to line 2.  Yes. Deeb Pobtor 2 live in a separate household?  No. Go to line 2.  Yes. Debtor 2 must file Official Form 106J-2_Expenses for Separate Householdof Debtor 2.  Do not list Debtor 1 and Yes. Fill out this information for each dependents?  Do not list Debtor 1 and Yes. Fill out this information for Debtor 2.  Do not state the dependents?  Do not state the dependents names.  No Yes  No Yes  No Yes  Solution of Debtor 2 in a supplement in a Chapter 13 case to report expenses of people other than yers  No Yes  Solution of People other than Yes  No Yes  Solution of People other than Yes  No Yes  Solution of People other than Yes  No Yes  Solution of People other than Yes  No Yes  N	Uni	ited States Bankruptcy Court fo			YLVANIA,		MM / DD / YYYY	
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1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 five in a separate household?  No.  No.  Do you have dependents?  No.  Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  Fill out this information for each dependent	into	ormation. If more space is known). Answer every quo	needed, atta estion.	. If two married people are sch another sheet to this fo	filing together, both and parties. On the top of any a	e equa additio	lly responsible for s nal pages, write you	supplying correct ur name and case number
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No   Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents? No Do not list Debtor 1 and Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2 pendent's relationship to Debtor 2 age Does dependent live with you?  Do not state the dependents names.   Does dependent   Debtor 1 or Debtor 2   Debtor			ve in a separ	ate household?				
2. Do you have dependents? No  Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  No Yes  No Yes  No Yes  No Yes  No Yes  Stimate Your Ongoing Monthly Expenses  Estimate Your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income  (Official Form 106i.)  A Your expenses.  2,468.00		□ No			For Coporato Hayaabalda	f Dahte	2	
Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent		- 103. DODIOI 2	must me Ome	iai i otiii 1003-2,Expenses i	or separate mouseriorgo	Debu	OF 2.	
Debtor 2.  Do not state the dependents names.  Debtor 1 or Debtor 2 age live with you?  Do not state the dependents names.  Do not state the dependents names.  Debtor 1 or Debtor 2 age live with you?  No Yes   No   Yes   No   Yes   No   Yes   No   Yes   Yes   No   Yes   No   Yes   Yes   No   Yes	2.	Do you have dependent	s?  No					
dependents names.    Yes   No   Yes   Yes   No   Yes			☐ Yes.			nip to	-	
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  2,468.00						□ No		
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payments and any rent for the ground or lot.  4. \$	valu	ue of such assistance and	have include	ed it on <i>Schedule I: Your II</i>	ncome		Yourexpe	INSES
If not included in line 4:	4.				lude first mortgage	4. \$	;	2,468.00
······································		If not included in line 4:						<del></del>
4a. Real estate taxes 4a. \$ 0.00		4a. Real estate taxes				4a 9		0.00
4h Dropotti homooyingdo examindo issuessa U.UU		• •	er's, or renter's	insurance				
46. Home maintenance, repair, and upkeep expenses  46. \$  0.00  0.00						,		
4d. Homeowner's association or condominium dues 4d. \$ 0.00								
5. Additional mortgage payments for your residence, such as home equity loans 5. \$ 0.00	5.	Additional mortgage pay	ments for yo	ur residence, such as home	e equity loans			

Deb	otor 1 <u> </u>	Frank, Keon	Case nun	nber (if known)	20-12544					
6.	Utilitie									
Q.		S: Electricity, heat, natural gas	6a.	œ	470.00					
		Water, sewer, garbage collection		· ——	172.00					
		Telephone, cell phone, Internet, satellite, and cable services	6b.	· —-	100.00					
			6c.	· <del></del>	100.00					
		Other. Specify: trash pick up	6d.	·	25.00					
7.		Cell phone and housekeeping supplies	— _	\$	200.00					
8.		are and children's education costs	7.	·	650.00					
9.		ng, laundry, and dry cleaning	8.	· —	0.00					
		nal care products and services	9.		30.00					
		al and dental expenses	10.		20.00					
			11.	\$	50.00					
12.		portation. Include gas, maintenance, bus or train fare. include car payments.	12.	s	100.00					
13.		ainment, clubs, recreation, newspapers, magazines, and books	13.							
		able contributions and religious donations	14.		30.00					
	Insurar		17.	·	0.00					
		include insurance deducted from your pay or included in lines 4 or 20.								
		Life insurance	15a.	\$	20.00					
	15b. F	Health insurance	15b.	·	0.00					
	15c. \	√ehicle insurance	15c.	·	130.00					
	15d. (	Other insurance. Specify:	15d.		0.00					
16.	Taxes.	Do not include taxes deducted from your pay or included in lines 4 or 20.	<u> </u>	<u> </u>	0.00					
	Specify	r.	16.	\$	0.00					
17.		nent or lease payments:			<del>.</del>					
		Car payments for Vehicle 1	17a.	\$	332.00					
		Car payments for Vehicle 2	17b.	\$	0.00					
		Other. Specify:	17c.	\$	0.00					
		Other. Specify:	17d.	\$	0.00					
18.	Your p	ayments of alimony, maintenance, and support that you did not report as			0.00					
10	Others	red from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		0.00					
13.		payments you make to support others who do not live with you.		\$	0.00					
20	Specify:	eal property expenses not included in lines 4 or 5 of this form or on Schedi	19.	- (						
20.	20a. N	Mortgages on other property	uie i: 70u 20a.		0.00					
		Real estate taxes	20b.		0.00					
		Property, homeowner's, or renter's insurance	20b. 20c.		0.00					
		Anintenance, repair, and upkeep expenses	20d.		0.00					
		Homeowner's association or condominium dues	20u. 20e.		0.00					
21		Specify: Personal groming	20 <del>c</del> . 21.	·	0.00					
				т <b>р</b>	40.00					
22.		ate your monthly expenses								
		ld lines 4 through 21.		\$	4,467.00					
	22b. Co	opy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$						
	22c. Ad	d line 22a and 22b. The result is your monthly expenses.		\$	4,467.00					
23.	Calcula	ite your monthly net income.								
20.		Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	5,216.25					
		Copy your monthly expenses from line 22c above.	23b.							
			200.	<u> </u>	4,467.00					
	23c. S	Subtract your monthly expenses from your monthly income.								
	T	he result is your monthly net income.	23c.	\$	749.25					
24.	For exam modificat	Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?								
	■ No.	<u> </u>								
	☐ Yes.	Explain here:		-						